The assessment of share in Central Taxes & Duties made by the Eleventh Finance Commission relates to the erstwhile composite State of Madhya Pradesh. The State was bifurcated w.e.f. 1.11.2000 i.e. after submission of the report by the Eleventh Finance Commission. Consequently share of composite State also stands divided between Madhya Pradesh and Chhattisgarh.

Unclaimed bank accounts

†218. SHRI KRIPAL PARMAR: Will the Minister of FINANCE be pleased to state:

(a) the total amount in different accounts in Nationalised Banks in the country as on 30th June, 2003 which has neither been withdrawn nor claimed for the last many years i.e. the depositors are either dead or missing;

(b) the manner in which such amount is utilised and whether there is any provision to send the information in this regard to the depositors by banks on the address etc. mentioned by them while opening bank account; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) Reserve Bank of India (RBI) have reported that the total amount of unclaimed deposits lying with Nationalised Banks aggregated to Rs. 425.24 crores as on 31st December, 2002 (latest available).

(b) and (c) RBI have further reported that at present unclaimed deposits lying with the banks are deployed by them for their general business like other resources and interest is credited to such deposit accounts every year. There is no provision of sending information on the address of the account holders.

Decline in loan disbursement by financial institutions

219. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE be pleased to state:

†Original notice of the question was received in Hindi.

(a) whether it is a fact that there has been a sharp and consistent decline in the quantum of loans disbursed by financial institutions like IDBI, IFCI, SIDBI and ICICI Bank in the recent past;

(b) if so, the details thereof for the last three years, year-wise and financial institution-wise;

(c) whether it is also a fact that on the other hand NPAs of these financial institutions have increased manifold during the said period;

(d) if so, the details thereof; and

(e) what steps Government have taken to improve the loan disbursements and liquidate the NPAs of these financial institutions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) Yes. There has been a decline in the quantum of loans disbursed by Industrial Development Bank of India (IDBI) and IFCI Ltd. However, in the case of Small Industries Development Bank of India (SIDBI) and Export Import Bank of India (EXIM Bank), disbursements have recorded impresive growth during the last three years. As reported by Reserve Bank of India, the advances of ICICI Bank as on 31.3.2003 registered an increase of 11.72% over the previous year (2001 and 2002).

(b) Details of disbursements of FIs (IDBI, IFCI Ltd., SIDBI, EXIM Bank, Industrial Investment Bank of India (IIBI) and ICICI Bank during the last three years are as follows:

(Rs. in Crores)

Name of the Institution	2000-01	2001-02	2002-03
IDBI	17474	11151	3924
IFCI Ltd.	2144.65	1078.75	1792.81
EXIM Bank	1896.4	3452.9	5320.3
SIDBI	6441	5919	6789
ICICI Bank*	31665	20555	—
IIBI	644.20	283	51.52

* ICICI Bank is a Banking Company incorporated under the Banking Regulation Act, 1949 and erstwhile ICICI Ltd., a financial institution, has merged with ICICI Bank with effect from 3.5.2002, the appointed date of the merger being March 30, 2002. Hence, the figures pertaining to erstwhile ICICI are provided only upto 31.12.2001.

(c) Yes, Sir. In the case of IDBI and IFCI, NPAs have increased. But in the case of SIDBI there has been a slight increase in NPAs and in the case of EXIM Bank and ICICI Bank, there have been a steady decline in the NPAs.

(d) NPAs of FIs (IDBI, IFCI, ICICI Bank, EXIM Bank, SIDBI and IIBI) during the last three years are as under:

(Rs. in Crore)

Institution	2000-2001 Net NPA	2001-2002 Net NPA	2002-2003 Net NPA
IDBI	8371	6500	7330
IFCI Ltd.	3937.06	3897.64	4559.68
EXIM Bank	407	448	184
SIDBI	173.66	382.17	472.71
ICICI Bank@	2982	3083	—
IIBI	662	609	Not yet finalised

@ ICICI Bank is a Banking Company incorporated under the Banking Regulation Act, 1949 and erstwhile ICICI Ltd., a financial institution, has merged with ICICI Bank with effect from 3.5.2002, the appointed date of the merger being March 30, 2002. Hence, the figures pertaining to erstwhile ICICI are provided only upto 31.12.2001.

(e) Government had introduced several enabling measures for improving the situation arising out of growing incidence of Non-Performing Assets (NPAs) through strengthening of Debt Recovery Tribunals (DRTs), introduction of Corporate Debt Restructuring (CDR) mechanism, enactment of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SRES) and the setting up of Asset Reconstruction Companies (ARCs). RBI has also issued circulars to FIs and banks to enter into non-discretionary and non-discriminatory mechanism for recovery of NPAs in all sectors through compromise settlements under One Time Settlement Scheme (OTS).

Repayment of unsecured loan

220. SHRIMATI S.G. INDIRA: Will the Minister of FINANCE be pleased to state:

(a) whether presently there is a maximum limit of five years within